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BOOK REVIEWS.

The Law of Fire Insurance. By George A. Clement of the New York Bar, Editor of the New York Annotated Code of Civil Procedure and Fire Insurance Digest. In Two Volumes. Baker, Voorhis & Company, New York. 1905. \$12.00, net.

Following the distinction made by the courts concerning the conditions of a contract of fire insurance, Mr. Clement has discussed in his first volume those conditions which become operative in the event of fire upon the theory or assumption of a valid contract, and in the second volume those conditions which declare the contract to be void upon the happening of specified events. The book is very different in its plan and arrangement from any other work of which we know. The author appears to us to have successfully undertaken the task of reducing the law of the subject to a series of concise and logical rules. The style of the work is analytical, and its statements upon the law of a given subject are readily accessible. One of the most valuable features of the work is its analysis and comparison of the various standard forms. We are surprised to learn that so many of the States prescribe the exact form in which the contract of insurance shall be issued. The author's collection of the various statutory provisions on the subject of fire insurance is exceedingly useful and brings to light the fact that Virginia has put comparatively few restrictions on the business. The Virginia legislator would do well to study the statutes of other states governing this most important subject.

Centralization and the Law. Scientific Legal Education. An illustration. With an introduction by Melville M. Bigelow, Dean of the Boston University Law School. Little, Brown & Company, Boston: 1906.

This is a collection of learned lectures delivered by the faculty of the Boston University Law School. It is explained in the preface that the lectures turn on three words, Equality, Inequality, and Administration; the first as the dominant force in American life during the late 'classical' period of the law; the second as representing the present condition of society; the third as the supreme aim of legal and of all education intended to fit men to engage in the affairs of the day. The subjects of the lectures contained in the book and the names of the lecturers are as follows: The Extension of Legal Education, by Melville M. Bigelow; Nature of Law: Methods and Aim of Legal Education, by Brooks Adams; Law under Inequality: Monopoly, by Brooks Adams; Law under Equality or Inequality Defined, by Melville M. Bigelow; Scientific Method in Law, by Melville M. Bigelow; Law as an Applied Science, by Edward A. Harri-
man; An Object-Lesson in Extension; Rate-Making, by Henry S.